

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: May, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: May, 2020**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Debtor Questionnaire	MOR-4		
	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

6-10-20

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Debtor

Reporting Period: May, 2020

## ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	
Total Accounts Receivable at the beginning of the reporting period	Amount
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

  

Accounts Receivable Aging	
0 - 30 days old	Amount
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

## DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.			✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.			✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		✓	

Reporting Period: May/20

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

Cash - Beginning of Month	Current Month Actual	Cumulative Filing to Date Actual
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income	9,240. <sup>00</sup>	
Alimony and Child Support	—	
Social Security and Pension Income	—	
Sale of Assets	—	
Other Income (attach schedule)	—	
<b>Total Receipts</b>	—	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)	5,000. <sup>00</sup>	
Other Secured Note Payments		
Utilities		
Insurance	907. <sup>84</sup>	
Auto Expense		
Lease Payments	878. <sup>25</sup>	
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	65. <sup>73</sup>	
Household Expenses		
Charitable Contributions	460. <sup>00</sup>	
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	6. <sup>61</sup>	
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>		
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees	123. <sup>03</sup>	
Other Reorganization Expenses (attach schedule)	325. <sup>00</sup>	
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>		
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
<b>Cash - End of Month (Must equal reconciled bank statement)</b>		



Reporting Period: May, 2020**STATUS OF POSTPETITION TAXES**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
<b>Total Taxes</b>						

**SUMMARY OF UNPAID POSTPETITION DEBTS**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*Insider" is defined in 11 U.S.C. Section 101(31).



Checking Account Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

1 OF 2

Beginning April 24, 2020  
through May 26, 2020

US259 BR934

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LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking

### SUMMARY

#### Balance Calculation

Previous Balance	11,997.00
Checks	1,327.25 -
Withdrawals & Debits	7,139.77 -
Deposits & Credits	.00 +
<b>Current Balance</b>	<b>3,529.98 =</b>

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.  
Your next statement period will end on June 23, 2020.

### TRANSACTION DETAILS

Checks \* There is a break in check sequence

Previous Balance  
11,997.00

Check #	Amount	Date	Check #	Amount	Date
101	43.00	05/14	103	491.10	05/26
102	180.00	05/18	105*	613.15	05/26

**Total Checks**  
1,327.25

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
05/07	78.25	1509 POS Debit - Usps PO 41918403 1wexford PA
05/07	10.88	1509 POS Debit - CVS/Pharmacy # Wexford PA
05/11	69.55	1509 DBT Purchase - 300 Hallmark Cleaners Pittsburgh PA
05/11	159.86	1509 POS Debit - Costco Whse #0328 Cranberry Tpkpa
05/11	144.83	1509 POS Debit - Giant-Eagle #0 Cranberry PA
05/13	1.00	1509 POS Debit - CVS/Pharmacy #02 Wexford PA
05/14	23.85	1509 POS Debit - CVS/Pharmacy # Wexford PA
05/15	81.54	1509 POS Debit - Market District 15wexford PA
05/18	6.61	1509 DBT Purchase - Taco Bell 05656 Pittsburgh PA
05/21	123.03	1509 DBT Purchase - Hrb Online Tax Pro800-472-56 25 M
05/26	30.00	1509 DBT Purchase - Pti - Warrendale Warrendale PA
05/26	123.14	1509 POS Debit - Costco Whse #0328 Cranberry Tpkpa
05/26	31.41	1509 POS Debit - Market District Wexford PA

##### Other Withdrawals & Debits

Date	Amount	Description
04/28	9.99	Deluxe Check Check/Acc.
05/05	5,000.00	Pnc Mortgage 2 Mortgage





Checking Account  
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

2 OF 2

Beginning April 24, 2020  
through May 26, 2020

Checking continued from previous page

**Other Withdrawals & Debits (continued)**

Date	Amount	Description
05/05	907.84	Firstenergy Opco Fe Echeck
05/12	9.99	Deluxe Check Check/Acr
05/19	325.00	Quarterly Fee Payment
05/26	3.00	Service Charge
		Statement Delivery

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**

**Total Withdrawals & Debits**  
7,139.77  
**Current Balance**  
3,529.98

**Daily Balance**

Date	Balance	Date	Balance	Date	Balance
04/28	11,987.01	05/12	5,605.81	05/18	5,269.81
05/05	6,079.17	05/13	5,604.81	05/19	4,944.81
05/07	5,990.04	05/14	5,537.96	05/21	4,821.78
05/11	5,615.80	05/15	5,456.42	05/26	3,529.98

**NEWS FROM CITIZENS**

--Still writing checks for your bills or visiting multiple websites to pay online? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts all in one place, with one password.

**--IMPORTANT NOTICE ABOUT YOUR ACCOUNTS**

Changes to our Funds Availability Disclosure

Effective July 1, 2020 we are increasing the amount of funds available to you by the next business day when a longer delay may be applied to your deposits. The amount available increases from \$200 to \$225 and from \$5,000 to \$5,525. The first \$225 of your deposit will normally be available on the next business day after the day of your deposit. In the case of large deposits totaling more than \$5,525, the first \$5,525 will normally be available on the next business day after the day of your deposit if the deposit meets certain conditions. For additional information or to obtain our full disclosures on this topic call us any time at the number on your statement or visit your local branch.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.